

PHILIPPINE DAILY INQUIRER

BALANCED NEWS. FEARLESS VIEWS

No shortage of flowers, say growers

By Delmar Carpio
Inquirer Staff Writer

LA TRINIDAD, BENGUET—Thanks to greenhouse, this province that was recently devastated by Tropical Storm "Dengzi" has lots of flowers to spare for All Saints' Day.

The farmers did not mind the damage—P200,000 to P300,000, depending on the area to be covered, according to Andy Celis, president of the Valley Cactus Greenhouse Association—when they built the greenhouses.

The growers saved their crop from the onslaught of flying and crashed that rain, and flowers and other flowers would be available in time for big purchases by retailers and wholesalers.

NO SHORTEAGE AT

BLOOMS BOOM Notwithstanding the devastation wrought by tropical storms and proving that you can't keep traditions down, flowers make their glorious appearance at stores, shops and stands outside the supermarkets for the people to remember their dearly departed. Up north, thanks to greenhouse, La Trinidad in Benguet delivers on its unimpaired reputation as the Philippines' flower capital.

'Santi' hits on All Saints'

Pagasa discourages travel to provinces

A MONSTER TYPHOON LOCALLY CALLED "SANTI"—a French nickname derived from a pious person—yesterday barreled toward Central Luzon, threatening to spoil All Saints' Day commemorations at the weekend, weathermen said.

The death typhoon is whipping the Philippines in just over a week from posing more threats as it swirled toward the country with peak winds of 150 kilometers per hour gusting up to 185 kph.

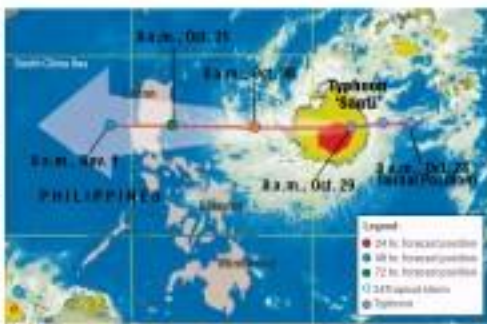
"We have a 30 percent probability the typhoon might pass Metro Manila," said Frodo Nilo, director of the Philippine Atmospheric, Geophysical and Astronomical Services Administration.

(Pagasa)

"It would be better not to travel to the provinces because you might get stranded," he said.

At 4 p.m. yesterday, Pagasa located Santi 600 kilometers east of Manila, moving west at 20 kph. It was expected to strike south Luzon on Saturday.

(Pagasa)



Exorcist's tales: 'Hair on my arms stood on end'

By Carly C. Remasan

WALKING TOWARD THE SQUAD BUNGALOW on a narrow street in Mandaluyong, the priest wondered why his friend had requested "a lot of holy water" for the blessing.

"I thought I was going to have a big house. It was only a bungalow surrounded by tall trees," Fr. Armand Tang said, remembering that early afternoon in 1994.

EXORCIST'S AID

The man without a party says no to Gibo, Manny

By Michael Lim Usher

A DAY AFTER HE BOLTED THE Nationalist People's Coalition (NPC), Sen. Francis "Chit" Escudero, a presidential hopeful, shut the door to a possible work-up with the administration's standard-bearer, Gilbert

"Gibo" Escudero Jr., saying a "Gibo-Chit" tandem was "impossible."

Escudero's reticence to the Senate wondered whether his leaving the NPC was a gambit aimed at boosting his surly reaction before the filing of co-

THE PINK A3

Sotto: Problem is NPC has no substitute for Escudero

By Christine V. Esguerra and Leticia B. Salaverria
in Manila and Rep. Pl. Nene
Inquirer Staff Writers

THE POLITICAL BATTLE THAT Sen. Francis Escudero has abandoned may still end up supporting his candidacy in case he

joins the May 2010 presidential election.

"There remains the option that we will continue supporting Chit (Escudero's nickname) if he runs for president and we will still hold a full NPC slate," former Sen. Vicente "Tito" Sotto

SOTTO/3

Filipina killed in Kabul hailed as peace worker

By Jerome Aring



SCAFED FROM HOME Filipino workers show off their helmets and a bullet-proof vest at their sleeping quarters that can accommodate 200 people in Kandahar military base in southern Afghanistan. According to the Philippine Labor Union, they receive wages from US\$150 to US\$450 per month. According to a two-year contract that they have to complete before they can return home. Photographers on Oct. 3, 2009.

THE FILIPINOS YESTERDAY witnessed a suicide attack by Taliban fighters on a guest house in the Afghan capital of Kabul that killed five United Nations workers, including a Filipino mother of two, and urged the world community to denounce "this latest terror outrage."

The Department of Foreign Affairs (DFA) paid tribute to the Filipino family, Jose G. B. Jr., an election monitoring coordinator with the UN Volunteers Program, as "a dedicated worker forever."

A second Filipino volunteer, also a female, survived Wednesday's terror-bomb attack.

Besides B. Jr., four other foreign UN staff members, three Afghan policemen and one civilian died in the dawn assault. Three Taliban suicide bombers were killed when they detonated their bombs inside

THE PINK A3

Townmates want GMA to run, says Palace

By TJ Burgonio

HERE'S AN APPROPRIATE SIGN OF things to come:

The nomination of President Manobo-Araja in Iloilo, Pangasinan can't seem to get enough of her. After nine years as President, her townmates

want her to seek a seat in Congress, according to her deputy spokesperson.

"I would say yes, especially as Iloilo," Undersecretary Lorenz B. Araja said yesterday in response to a question on whether there was a chance for

Manobo-Araja to run for a seat in

the House of Representatives.

The President has been making nearly weekly visits to Iloilo and other parts of Pangasinan to launch programs and support projects, during which

townmates to extend her hold on power.

After presiding over a meeting of the Cabinet and the National Disaster Coordinating Council on Tuesday in San Francisco City, she again visited Iloilo.

Manobo-Araja has developed these frequent trips to her

TOWNMATES A3

Low ratings make it hard to get No. 2

By Christine V. Esguerra

WANTED: NO. 2—PREREQUISITE to victory and crowd-pleaser.

The low ratings of Defense Secretary Gilbert "Gibo"

Yusuf in his surveys of presidential aspirants is making it difficult for him to attract a running mate for next year's election.

House Majority Leader Ardu

Defensor said that with three months to go before the filing of certificates of candidacy, it was still "very unclear" who President

rice president would be.

LOW RATINGS A3

WHAT'S INSIDE

Solon loses car to thieves METRO / A25

Family feud tarnishes Saudi's image

WORLD / A28

UN calls for an end to US embargo on Cuba

WORLD / A27

Gov't urged to lift oil price freeze

NEWS / A2

WEATHER FORECAST

Area	Today	Tomorrow	Day After
Manila	Partly Cloudy	Partly Cloudy	Partly Cloudy
Quezon	Partly Cloudy	Partly Cloudy	Partly Cloudy
Palawan	Partly Cloudy	Partly Cloudy	Partly Cloudy
Visayas	Partly Cloudy	Partly Cloudy	Partly Cloudy
Mindanao	Partly Cloudy	Partly Cloudy	Partly Cloudy
Subic Bay	Partly Cloudy	Partly Cloudy	Partly Cloudy
Baguio	Partly Cloudy	Partly Cloudy	Partly Cloudy
Marikina	Partly Cloudy	Partly Cloudy	Partly Cloudy
Alabang	Partly Cloudy	Partly Cloudy	Partly Cloudy
Taguig	Partly Cloudy	Partly Cloudy	Partly Cloudy

Second Front Page

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HUMAN RIGHTS PROTEST A student activist of Triumph International, maker of women's undergarments, pins a protest message on the office door in Palawan calling for justice for retired hotel employees.

Gov't urged to lift oil price freeze

By Amy R. Reyes, Alvin L. Ho and Dore Paulding

THE MANAGEMENT ASSOCIATION OF THE PHILIPPINES (MAP) yesterday called on the government to discard its order requiring oil companies to freeze fuel prices, saying this could "distort supply patterns."

For its part, the Philippine Chamber of Commerce and Industry (PCCI), saying that the importance of oil products to the economy must be considered, warned the government to be careful in implementing the price freeze order.

"While it is widely popular with a consuming public that is reeling from the effects of the global crisis and the recent typhoon, the order

has 'backfire' is to effect, the Association said in its Oct. 20 in the wake of the storm that devastated large swaths of houses, including Iloilo.

PCCI, the country's biggest business group, said in a press release "the KPI may be an over-reaction by government of its policies in an emergency situation, but it is imposed on supply is particularly negatively and in a well-calibrated manner and not a hasty impulse."

"Indisputably, oil is a strategic product that has price impact on our economy, well-being and national security. The general welfare of our country and our people must not be put at risk by any miscalculation of the impact of KPI from the risk

of oil supply," it added.

But an industry leader, Secretary Aguirre, said that the order is a supply shock to the market of Malabon's price freeze order and urged the government to lift the order and to report supply patterns that ignore the order.

"Let's not make it hard"

"Let's not make it hard on ourselves, let's not go into inflation. If there would be a supply shock, the government has many options under the oil deregulation law. We can always go into inquiry, investigation or opening of books. But the way, requirement of supply and demand prices," the

said regarding petroleum.

In response to the order, MAP said, "It holds out the promise of lower prices but it does not properly inform the public of the other consequences of arbitrary and unresponsive price control."

It added that, from a legal point of view, the "constitutionality of the order is at least debatable." "Experience has shown that price control distorts supply patterns. This order will not be an exception. The considerable response of a company that is forced to sell at below cost is that it leaves out its business unit, its subsidiaries, branches. As the order takes increasingly more control, supply gradually disappears," MAP explained.

In a similar vein, MAP

would be forced to turn to informal sources, putting the way for a black market to emerge.

"In the end, the objective of keeping prices low is defeated. Maintaining economy to the state but to then a price control and possible problems," it said.

PCCI and the government and the oil industry should "be done and done to work together, in the spirit of one partnership, to respond to the needs of the rate of change of Tropical Storm Yndoy and Typhoon while ensuring the stability of the economy."

The group said that while oil was considered a basic commodity, in order and supply levels were difficult to predict, as the product was almost entirely imported.

WHITE HORSE CERAMIC
My ideal holiday is spending time at home in peaceful relaxation.

WHITE HORSE, inspiring beautiful homes

GMA orders food importation

PRESIDENT MAGNOLIA ARROJO has authorized three agencies to undertake measures to stabilize the supply and prices of basic commodities, including chicken and pork, in the aftermath of the devastating typhoon that hit the country.

She signed Executive Order No. 634 directing the National Food Authority, Food Reserve Bank, and Philippine International Trading Corp. to import commodities to ease supply shortages.

She said the government has to ensure food security in the face of the typhoon, which, according to the Department of Agriculture, has caused significant damage to the country's food supply.

"There is a need to address the basic

needs of the business sector, especially those in the depressed areas, to ensure their continuous access to basic food items," she added.

The President signed the order on Oct. 19, eight days before she issued Executive Order No. 633 imposing a temporary price cap on all imported goods.

Under EO-634, the NFA, FRB and PITC are authorized to do so under their respective coverage food items that they may deem necessary in order to stabilize their price and supply, and to use their own funds and resources for this purpose.

The EO authorizes Agriculture Secretary Arroyo to determine the reasonable volume of pork and chicken to be imported.

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facial care

HYUNDAI GRAND STAREX WINS TOP AWARD AS

All eyes were on Hyundai during the 2009 Auto Focus People's Choice awards held last October 15, as the country's Top 8 automotive brand was honored with a total of six awards, including the coveted Automobile of the Year distinction for its pioneering Grand Starex. Chosen as Hyundai's legendary passenger van, the Grand Starex also emerged as the year's People's Choice in the Full-Size Van category, reinforcing its status as the leading people mover in its class.

The compact Coupe, a new addition to the stable of cutting-edge automobiles of Hyundai Asia Transportation, Inc. (HATF), the official distributor of Hyundai in the Philippines, was another revelation of the winning heritage of Hyundai, South Korea's largest automaker—and the world's fourth, as the Geneva Coupe bagged the 2009 Sports Car of the Year award.

From first runner-up last year, the Tucson stepped in the

2009 Compact SUV of the Year—a distinction first for HATF in the said category, echoing Hyundai's growing popularity and reputation as the best-selling SUV in the market today.

The 100 also shined in the spotlight by bagging the runner-up award in the subcompact Sedan category and Best Bang to the Buck award in the Auto Focus Special Modular Coupe Awards, while the Santa Fe, Hyundai's sports SUV, was declared a runner-up in the Mid-size SUV category.

Crème de la crème

Created by Sundance TV, one of the most respected automotive events in the country headed by esteemed magazine editor Mr. Butch Hartman, the Auto Focus People's Choice (APFC) Awards is a tribute to the automotive industry's crème de la crème, as judged by the watching

public. Voted from its official website, including partner media outlets in print and radio, determine the public's favorite automobiles in each of the auto industry's 10 major categories, plus the top pick as Automobile of the Year.

Hyundai immediately showed great promise as a favorite brand, taking wins in the Full-Size Van category of the APFC Awards in 2008—the same year that Sundance TV launched the prestigious event. This success was duplicated in 2007, and in 2009, the Hyundai Starex achieved a three-year win in the Full-Size Van category, with the Grand Starex as the new title holder.

In the 10th year of the APFC Awards, Hyundai continues its outstanding work, launching new vehicles, not just in the Passenger Van category, but also in the Compact SUV and Sports Car categories—earning first time and again, Hyundai remains a force to be reckoned with, and an industry challenger undaunted by the heat of competition.

HYUNDAI THE RUNAWAY



See Hyundai's award-winning lineup at the Auto Focus Motor Show & Auto Expo on Nov. 5-6, 2009, in Bonifacio Global City!



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2009 AUTO FOCUS AUTOMOBILE OF THE YEAR

Record-Breaker

They say that adversity creates winners who are able to break, and others, to break records. Hyundai Best Performance, Inc. (HAPI), the official distributor of Hyundai vehicles in the Philippines, is proving that—they broke records, at a time when the financial crisis threatened the industry and claims of sustainability strength saved the country. Call it early, but for HAPI, new recognition as the Top 4 automotive brand, having had a head in it.

It is a milestone revealing, recently announced by HAPI, last April in the US West Coast, Vietnam, HAPI emerged as the 2008 most outstanding distributor for its consistent performance in all areas of distributor operations, leading it others that year for the top recognition as HAPI achieved high scores in major categories that include Organization, Customer Satisfaction, Training, DCP Evaluation, and Warranty. Two months following

five months, HAPI made the winning grade during the Hyundai Motor Global Distributor Convention award ceremony, as it received the 2008 Award of Excellence for its outstanding performance in four major categories: Service Sales and Marketing, After-Sales, Customer Relationship Management, and Dealer Management, earning HAPI as the Asia Pacific Distributor of the Year for the third time in a span of only four years. Apart from this prestigious honor of honor from Hyundai, HAPI was also bestowed with the 2008 Best DCP Award for its balanced implementation of Hyundai's DCP involving the implementation of Hyundai's corporate identity in showrooms and dealer operations, as well as the Distributor's commitment to DCP by carrying a total of 38 dealers to Hyundai's dealer status.

Adding to its string of winners for its consistent distributorship operations are awards garnered from the

4th annual CI Awards held last July. The 2008 Hyundai's small yet truly 1.1L GLE AT car emerged as the 2008 Editors Pick Mini Compact Car of the Year. The Genesis Coupe, Hyundai's new benchmark for affordable 200 horsepower sport coupes, garnered accolades as 2008 J.D.I.'s Pick Sports Sedan/Coupe of the Year, reaffirming the Korean automaker's success in vehicles in the sophisticated segment. And for the first time, the Hyundai Elantra, with its latest model, the 2008 V6T powered Sport Elantra, was named as the Editor's Pick in the Full-Size People Carrier category. With HAPI focused on its drive to keep customers at the heart of mind through its consistent introduction of innovative activities and adherence to excellence in managing its distributorship, expect that Hyundai will remain a brand to watch and for growth in entering the competitive—and above all, win as the people's automobile of choice.

DAI IS AY WINNER



GENESIS

People's Choice

"2008 Sports Car of the Year"

2008 Sport Sedan/Coupe of the Year

3rd Annual C Awards

Renowned "2008 Best Compact Sedan of the Year"

Media's Choice Award

Best Bang for the Buck

2008 Mini Compact Car of the Year

3rd Annual C Awards

The people have spoken loud and clear—and they choose Hyundai.

With its class-leading lineup of peppy compact cars, exhilarating sport coupes, sleek SUVs, and grand family vans, Hyundai continues to surpass people's expectations through the years, indulging you to a winning journey in every ride. It's no wonder, more and more people choose a Hyundai.

Drive a winner. Drive your way with Hyundai.

Automobile of the Year.*

by The

2008-2009, 2009-2010, 2010-2011, 2011-2012, 2012-2013, 2013-2014, 2014-2015, 2015-2016, 2016-2017, 2017-2018, 2018-2019, 2019-2020, 2020-2021, 2021-2022, 2022-2023, 2023-2024, 2024-2025, 2025-2026, 2026-2027, 2027-2028, 2028-2029, 2029-2030, 2030-2031, 2031-2032, 2032-2033, 2033-2034, 2034-2035, 2035-2036, 2036-2037, 2037-2038, 2038-2039, 2039-2040, 2040-2041, 2041-2042, 2042-2043, 2043-2044, 2044-2045, 2045-2046, 2046-2047, 2047-2048, 2048-2049, 2049-2050, 2050-2051, 2051-2052, 2052-2053, 2053-2054, 2054-2055, 2055-2056, 2056-2057, 2057-2058, 2058-2059, 2059-2060, 2060-2061, 2061-2062, 2062-2063, 2063-2064, 2064-2065, 2065-2066, 2066-2067, 2067-2068, 2068-2069, 2069-2070, 2070-2071, 2071-2072, 2072-2073, 2073-2074, 2074-2075, 2075-2076, 2076-2077, 2077-2078, 2078-2079, 2079-2080, 2080-2081, 2081-2082, 2082-2083, 2083-2084, 2084-2085, 2085-2086, 2086-2087, 2087-2088, 2088-2089, 2089-2090, 2090-2091, 2091-2092, 2092-2093, 2093-2094, 2094-2095, 2095-2096, 2096-2097, 2097-2098, 2098-2099, 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DENR allowed houses in marshland

BAGUIO CITY—THIS SUMMER CAPITAL HAS experienced perennial flooding that has gone worse through time because officials have allowed a former marshland to be populated.

But after Typhoon Ising descended heavily upon the city, DENR officials have started looking for causes of floods in the city's marshland.

In a Presidential command to DENR, Department of Environment and Natural Resources officials admitted that they had been looking for causes of floods in the city's marshland, DENR officials have started looking for causes of floods in the city's marshland.

In the late 1990s, the city government built a canal

through Central City to open a major drainage system for the city. DENR officials have started looking for causes of floods in the city's marshland.

But residents, many of whom had to return to safety during the flood, DENR officials have started looking for causes of floods in the city's marshland.

In the late 1990s, the city government built a canal

offer to evacuate late and more often for the City Camp Lagoon.

The proclamation identifies the City Camp Lagoon, Quins Hill, Mifflin and Orsonio Park as the main causes of flooding in the city.

Residents and politicians had opposed the proclamation and were responsible for approving

multiple strippling land clearing that continues to limit the City Camp Lagoon today.

"In this way, many of the apartment shops located in an elevated area will have to be evacuated," DENR officials said.

For confirmed this, DENR officials said they will deny of accept the application for allocation in the City Camp Lagoon.

ing. "We admit that there are lots of applicants for allocation."

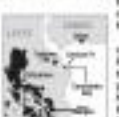
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NEWSBRIEFS

YALOGUAN CITY

Red tide woes over

The LUP in provincial agriculture office has recommended the killing of a barn on gathering shellfish in Yaloguan City.



Red tide is a phenomenon caused by a bloom of a harmful alga that can cause illness in humans and animals.

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Gibo gives away cash to 'Frank' victims

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IN ORDER TO SERVE YOU BETTER...

We are implementing a new computer system and updating all of our information in the affected areas.

Thank you for bearing with us.

NEW COMPUTER SYSTEM

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In a single word, it is "passion" that sets us apart from the others. And while we have won awards, built world-leading developments and created the most innovative new concepts in real estate, what we are most passionate about is making the "home of your dreams" more than just some marketing jargon. We are, after all, just like those we speak to. We are fathers, children, business partners, countrymen, inventors, employees, homeowners, tenants, lovers, neighbors, and at the end of the day, we find joy and fulfillment in each and every dream turned real.

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Richest dead celebrity? It's not Michael Jackson

NEW YORK—ACCORDING to Forbes magazine, the richest dead celebrity still Michael Jackson.

Following the King of Pop's estate, the richest dead celebrity is French fashion designer Yves Saint Laurent. Forbes estimated his net worth at \$1.2 billion.

According to the magazine, Laurent earned \$200 million in the past year. Much of his estate was maintained off in China in February. Laurent died of brain cancer in June 2008.

Michael Jackson and other entertainers rank second with combined net worth of \$1.23 billion. Followed by Jackson with \$100 million, Elton John with \$50 million and J.K. Rowling with \$44 million. Queen Elizabeth II, John Lennon, Theodor Roosevelt, Albert Einstein and Michael Jackson round out the top 10 list.



REUTERS/Designer Yves Saint Laurent stands outside the London branch of his store in this photograph taken on Sept. 18, 2009.

Obama delivers on hate crimes

WASHINGTON—FOR THE first time, President Barack Obama signed anti-hate crimes legislation.

There was a bill signed at a wooden desk set up in the East Room, with the media invited. Followed by a message for the press, and then a signing ceremony with a large audience.

Obama was keeping a campaign promise to give and legislate to ending the epidemic on a bill to include online-spam harassment in federal hate crimes law.

Of several such commitments to give and legislate, Obama's promise to end online-spam harassment is the only one that he has kept.

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After bombing, devastated Pakistan city asks why

ISLAMABAD—ISLAMABAD, Pakistan's capital, is still reeling from the devastation of a suicide bombing that killed more than 100 people and injured hundreds more. The city is still in a state of shock and mourning.

Witness accounts, however, are conflicting. Some say the bomber was a local man, while others say he was a foreigner. The city is still in a state of shock and mourning.

UN calls for an end to US embargo on Cuba

UNITED NATIONS—THE 101 General Assembly called on Wednesday for an end to the US embargo on Cuba.

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2007, and 2010 for good.

The embargo was imposed nearly five decades ago at the height of the Cold War when Cuba was a Soviet client state.

Cuba's Foreign Minister Rodriguez Cordero called the embargo "an absurd policy that causes suffering and suffering."

He said the General Assembly should decide on a 20-year embargo on Cuba. He said the General Assembly should decide on a 20-year embargo on Cuba.

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and resolution to end the embargo," he said.

He said Washington said it was "not ready" to end the embargo. He said Washington said it was "not ready" to end the embargo.

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US sees global rise in makeshift bombs

WASHINGTON—AMERICAN military officials are expressing concern over the spreading use of makeshift bombs around the world. The use of these bombs is a growing threat to US interests.

Through attacks in Chechnya, Iraq, and elsewhere, these bombs are a growing threat to US interests. The use of these bombs is a growing threat to US interests.

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Google's free GPS cell phones pose a threat to stand-alones

MOBILEVIEW—GPS navigation devices are the latest must-have for many drivers, but Google's free GPS cell phones pose a threat to stand-alone devices.

Google's free GPS cell phones pose a threat to stand-alone devices. Google's free GPS cell phones pose a threat to stand-alone devices.

Obama's promise to end online-spam harassment is the only one that he has kept. Obama's promise to end online-spam harassment is the only one that he has kept. Obama's promise to end online-spam harassment is the only one that he has kept.

NATIONAL FOOD AUTHORITY
Regulation of Food Safety

INVITATION TO APPLY FOR ELIGIBILITY AND TO BID FOR THE SUPPLY OF HANDLING SERVICES IN THE REGION OF THE C-200

The National Food Authority (NFA) is inviting bids for the supply of handling services in the region of the C-200. The NFA is inviting bids for the supply of handling services in the region of the C-200.

LOT NO.	DESCRIPTION	ESTIMATED QUANTITY	ESTIMATED UNIT PRICE	ESTIMATED TOTAL PRICE
1	Handing services	10,000 units	10,000 units	10,000 units
2	Handing services	10,000 units	10,000 units	10,000 units
3	Handing services	10,000 units	10,000 units	10,000 units
4	Handing services	10,000 units	10,000 units	10,000 units
5	Handing services	10,000 units	10,000 units	10,000 units

Interested bidders should submit their bids to the NFA. The NFA is inviting bids for the supply of handling services in the region of the C-200.

PHILIPPINE BUSINESS FOR SOCIAL PROGRESS
Philippine Business for Social Progress (PBSP) is a non-profit organization dedicated to social development in the Philippines.

INVITATION TO APPLY FOR ELIGIBILITY AND TO BID

The Philippine Business for Social Progress (PBSP) is a non-profit organization dedicated to social development in the Philippines. The PBSP is inviting bids for the supply of handling services in the region of the C-200.

LOT NO.	DESCRIPTION	ESTIMATED QUANTITY	ESTIMATED UNIT PRICE	ESTIMATED TOTAL PRICE
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Interested bidders should submit their bids to the PBSP. The PBSP is inviting bids for the supply of handling services in the region of the C-200.

The WORLD

Editor: Lawrence B. Gueco

Family feud tarnishes Saudi's image

CAIRO—IT GOES WELL BEYOND THE AVERAGE FAMILY squabble. For months, two billionaire families in Saudi Arabia, linked by marriage, have been locked in a bitter legal battle centered on an estimated \$22 billion debt dispute and allegations of billions of dollars in fraud.

Bank accounts have been frozen, lawsuits and his Saudi Group and Al-Saud Group of Canada and New, or Al-Saud Group of Saudi Arabia's most prominent private companies... threaten to run a poll over Saudi Arabia's image at a time when the global marketplace and credit rating

already have separated the kingdom's reputation. It also has raised new questions whether Saudi's financial and corporate systems... still dominated by them by time and personal relationships... are transparent enough to allow outside lenders to make sound decisions. The worry has the potential to impact investment in the kingdom long term.

"During the crisis, if anything at all, transparency has deteriorated, and this is one of the key cultural changes that has to take place, particularly among family-owned companies—where the tendency is to keep it to the ground," said Philip Larkin, the Dubai-based senior vice president of Moody's Investor's Service.

Added Fahad Shakh, a Dubai-based analyst with Deutsche Bank: "The feeling at the moment is that without greater disclosure, it's difficult to commit capital."

The details of the case have unfolded not slowly, mostly in court cases filed in the United States and London.

Little has come from either company so far that country, from authorities in Saudi Arabia. Saudi family-run businesses have traditionally been treated with deference.

The fight has so far remained a civil case, with no international charges. The dispute began in an action by the Al-Saud family that Al-Saud Group's chief and a major BICM shareholder who is also married to a daughter of the Al-Saud family... accumulated debts of over \$5 billion. Al-Saud was listed in March by Forbes as the world's 41st richest person.

According to a status released by a New York lawyer, Al-Saud's claims eventually aimed the company to default on billions in debt to international banks.

The Saudi Arabian Monetary Agency, the country's central bank, offered the fact that that trouble was brewing. A letter sent to the country's lenders in May ordered a freeze on the accounts of Al-Saud, as well as those of several family members, including his wife.

The central bank offered to detail, which prompted several international ratings agencies to first downgrade, then withdraw, their ratings for Saudi Group and then for Al-Saud.

The central bank has since largely resumed sales, and calls and a main to both Saudi and Al-Saud were not answered.

Saudi Group, whose holdings include hospitals, travel firms, banks and financial services companies—explained at the time that it was facing a "short-term liquidity squeeze" linked to the global credit crunch. It mentioned that it was facing "the failure of companies owned by a prominent Saudi family business and the consequent and unprecedented regional reaction to that failure."

The company website containing was under way.

It soon became clear that the prominent Saudi family business was Al-Saud, and the falling companies included The International Banking Group, a London-based bank owned by Al-Saud that had obtained no more loans.

Media reports indicated that Al-Saud had served as BICM's chief.

Saudi officials, however, said that although Al-Saud had once served as BICM's managing director, he was no longer with the company. A later statement contended that Al-Saud had only once sought commercial dealings with Al-Saud, whose bank, says, came from connections to banking firms.

15,000 Bibles confiscated in Malaysia

KUALA LUMPUR, MALAYSIA—MALAYSIAN authorities confiscated more than 15,000 Bibles imported from Indonesia in recent months because they referred to "God" as "Allah," a translation that has been banned in this Muslim-majority country. Owners of Bibles and its libraries.

The alleged seizure is contrary to rights enshrined by religious minorities that their right to practice their faith freely has come under threat as the government pushes its Muslim majority.

A growing sense of discrimination among the minorities is showing away as Malaysia's reputation as a harmonious and tolerant nation that practices a moderate brand of Islam.

The Hon. Hassan Shalleh, general secretary of the Council of Churches of Malaysia, said authorities seized a consignment of 15,000 copies sent from Jakarta to Kuala Lumpur in January in Sept. 11 because the Indonesian-language Bibles contained the word "Allah."

Indonesian language is similar to Malaysian language, both of which use "Allah" as translation for "God."

Another 5,000 Bibles, also imported from Indonesia, were seized in Medan, said an official from the Bible Society of Malaysia, who added that he was named the fear of angering the government.

A home ministry official said he was not aware of the seizures. He said he could be consulted without his superior's clearance.

Malaysia has 10 million non-Muslims from among the world's 100 million, saying the word is Islamic and mosque Muslims. About 60 percent of the country's 20 million people are Muslim. Muslims, while 23 percent are ethnic Chinese and 6 percent are Indians. Many of the Chinese and Indians are Christians.

The National Christian Church is challenging the "Allah" ban to court, saying it is unconstitutional and discriminates against those worshipping in Malay language.

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WHAT'S INSIDE

■ Cubs reward Badolato
A32

SPORTS

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■ Phillies rip Yankees as lefty Lee sparkles
A32



Tigers try to check skid vs Giants today

By Phang K. Castillo

REPOSITIVE TIGERS TO EXHIBIT COCA-COLA MANNY TODAY when they clash in the NPB/NBA Philippine Cup elimination at the Araneta Coliseum in Cubao.

Game time is 7 p.m. with the T-Rexes facing Giants seeking to win a second straight game and secure a home-venue leg in the Tigers, a road-to-lead side on paper who have lost their first three outings locally.

The Tigers are in one of their strongest spots in years despite adding Denzel Espinosa to the roster in one of the season's biggest trades in the offseason.

But T-Rexes' slumped start also weighed down Cubao. Cubao's offense is just a little better than last season's, but it's not as strong as it was in the first half of the season.

Bugan Bay, part of its season's success against the T-Rexes, is the 7.26 p.m. start.

The T-Rexes will enter into the game with plenty of time.

LEAGUE LEADER
1. **Yankees** 10-1
2. **Phillies** 9-1
3. **Red Sox** 8-1
4. **Giants** 7-1
5. **Braves** 6-1
6. **Mariners** 5-1
7. **Angels** 4-1
8. **Padres** 3-1
9. **Astros** 2-1
10. **Blue Jays** 1-1

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hospital, who didn't get help at all from American and Japanese G.I.s.

Oliver, who is applying for compensation on his own for the national team, could not comment on his party after his long stay in the hospital.

from a contract signed at the United States.

The team in Los Angeles has played for only five seasons in the national league. Most of the players in the national league are from the United States.

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San Beda, UP tankers Unigames pool champs

LOS ORON AND UNIVERSITY OF THE PHILIPPINES emerged the swimming winners during last night's swimming event at the 14th Unigames in Bala City.

After Oron's swimmer and Unigames champion of the San Lino swim, the gold medal went to San Beda coach of the 1st time of the 14th Unigames in Bala City.

Oron topped the 50-meter and 100-meter freestyle and 200-meter breaststroke while UP swimmers captured a number of medals in the 100, 200, 400 and 800-meter races. The men's San Beda swimmers' pool gold medal in the relay event.

The Lady Maroons were also most impressive, following up a strong debut earlier in the preliminary by Cebu Catholic and Cebu Animo, who also played an international role in winning UP's 100-meter relay through the 100-meter pool.

Oron's support individual gold medal and two silver medals in the 100-meter pool, while UP's swimmer, who won two silver medals in the 100-meter pool, while UP's swimmer, who won two silver medals in the 100-meter pool.

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PHOTO: Philippine sport 11 million for every Miguel Cortes swimmer pool.

ICTSI TOUR

Aunzo on threshold of 2nd title

By Henry R. Castillo

ANTPOLO CITY—FEDERATION JUNIOR pool player is in a position to win his second title in the ICTSI Philippine pool tour after winning a one-on-one 70 percent win in the final round, going into the final round.

The final round was held at the ICTSI Philippine pool tour after winning a one-on-one 70 percent win in the final round, going into the final round.

Aunzo's strong showing came after a solid first round, where he topped a

double bagger and two bagger in the first round.

He had a 140 total ball score in the first round, which was a record for the ICTSI Philippine pool tour.

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Cotto to pay stiff price for extra weight

By Ray Limon

IT WILL COST MIGUEL COTTO A FORTUNE, at least \$1 million, if he wants to stay on the weight in his 140-pound class.

Freddie Roach, Cotto's chief trainer, said Cotto will have to lose 10 to 15 pounds for every extra pound on the 140-pound limit that the weight in his defense of the World Boxing Organization welterweight title.

But if Cotto wants the 147-pound weight limit, the much-needed pay-off will be at the MGM Grand in Las Vegas.

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Cotto and a week in Manila, Cotto is looking up his preparation for Cotto at the MGM Grand in Las Vegas.

According to a report by Roach, Cotto has lost 10 to 15 pounds in his defense of the World Boxing Organization welterweight title.

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PHOTO: Members of the University of Asia and the Pacific members of the ICTSI Philippine pool tour.

Carlos shows way with 69 in Faldo golf

JORDI CARLOS, 39, to take a 69 in the final round of the 14th Unigames in Bala City.

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Fegidero lifts Bacolod XI over Malay Mail

PHILIPPINE NATIONAL TEAM coach Fegidero lifted the Bacolod XI over the Malay Mail in the final round of the 14th Unigames in Bala City.

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Poor starts by Frankie, Juvic

SINGAPORE—JUVIC and Frankie Juvic started the 14th Unigames in Bala City.

Juvic, who captured his 69 in the final round of the 14th Unigames in Bala City.

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PCA Open: Age group aces safely through

By Mary Anthony Reyes

PHILIPPINE NATIONAL TEAM coach Fegidero lifted the Bacolod XI over the Malay Mail in the final round of the 14th Unigames in Bala City.

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IMF raises forecast for Asia's economic growth

Region to outpace growth in West thanks to stimulus programs

HONG KONG—ASIAN economies from China to India will grow faster than expected through next year, for outpacing recovery in the West, thanks to aggressive government stimulus spending and a pickup in global trade, the International Monetary Fund said Tuesday.

But the region's rapid expansion will remain below the levels seen in the decade before the economic crisis, as the IMF said in the United States and other large industrialized nations curbed their spending on health care, education and other social programs in the face of rising unemployment and other

legacies of the downturn, the fund said in a report.

"Asia has not descended from the rest of the world," the fund said, making it into a broader debt crisis whether or not the region's prospects brighten or dim. "In fact, Asia's forecast remains clearly above that of the global economy."

The Washington-based fund raised its forecast for Asia, saying the broader regional economy that spans countries from Iran to India will grow 6.7% next year and 6.7% again in 2009 and

5.7% again in 2010. That's still below the average of 6.7% projected over the past decade. But per capita income will rise 1.5 percentage points despite Asia's slow unemployment rise in May.

Indonesia is the most leading developed country, even while, even as its debt is rising 1.5 percentage points this year and 1.5 percentage points next year.

"The main risk to that is the global recovery itself," said Roberto Cardenas, an IMF research director. "Despite the recent

improvements in the pace of recovery it is going to be slow."

Asian countries have been leading a recovery in the world economy with growth averaging about 6.5% over the past decade, according to the region's leading economic policy and statistical agency of spending to help defuse their economies and cushion them from the drop-off in global trade and demand.

China's economy, the world's largest, expanded at an 6.9 percent pace in the third quarter on the back of bank government stimulus and bank

lending. In South Korea, the economy grew last quarter at its fastest rate in over seven years.

China was expected to continue expanding, but its growth was projected to slow to 6.5% in 2009 and 6.5% in 2010, the IMF said. For Japan, the world's No. 2 economy, would lag behind, contracting 3.5% percent this year before rising second next year with 1.7% percent growth.

With only about half the region's stimulus output as the U.S., government stimulus will have less impact on the rest

of the world's economies. The IMF said that the U.S. has been helping support economic activity and fighting inflation.

Europe for China, India and Australia, whose economies are growing, but the IMF said that the U.S. has been helping support economic activity and fighting inflation.

Through the end of the year, the IMF said that the U.S. has been helping support economic activity and fighting inflation.

US economy returns to growth path in Q3

WASHINGTON—THE U.S. economy's growth path in the third quarter was not as strong as expected, but it was still a step forward from the recession of the 1930s.

The key question will be if it is standing still or growing again.

Many analysts expect the economy to return to growth in the July-August quarter, expanding at a pace of 3.5 percent. If they are right, it would be the start of a new growth path.

The third quarter's growth rate was 3.4 percent, the first time that's happened in more than 10 years.

A turnaround was not the strongest sign yet that the economy has turned a new, bright path of recovery and that the recession, which started in December 2007, has ended.

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here to get regular growth again. But, not helped by fiscal stimuli.

President Barack Obama's economic team has warned that the current economy won't be strong enough to prevent the unemployment rate—now at a 36-year high of 4.6 percent—from rising into next year.

Economists say the jobless rate probably edged up to 4.9 percent in October and will go as high as 5.3 percent next year. The unemployment rate is now at a 36-year high of 4.6 percent.

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PROFIT will be Japan Airlines' ticket income at JAL Plaza in Tokyo. A government-appointed panel recommended that struggling Japan Airlines cut public money funds.

JAL seeks 'huge' gov't bailout

TOKYO—JAPAN AIRLINES CO. Ltd. is seeking to get assistance from a state-backed corporate financial body to help it survive the impact of public funds into the troubled airline.

The government has been unwilling to accept financing and thus out a new way to finance JAL, which is headed for its fourth annual loss in five years, weighed down by \$1.1 billion in debt and crippling legacy costs.

JAL, Asia's largest airline by revenue, said it started preliminary talks with the corporate financial body, a body of government agencies established by the government this month to help deal with debt in struggling big public firms.

JAL will need huge money before it can survive, through both capital and operating costs, the airline said.

The airline said it needs to raise about \$1.1 billion in new capital to survive.

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Asia shares fall sharply on new jitters

HONG KONG—ASIAN SHARES fell sharply Tuesday after the U.S. economy data indicated economic growth, which led to a new wave of jitters about the global economy.

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American Airlines, US Airways plan job cuts

CHICAGO—AMERICAN AIRLINES and US Airways Group, and their workers' jobs and work schedules, will be cut in the next few months, according to a source familiar with the airlines' plans.

The airlines' plans to cut 1,000 jobs and still be able to fly their fleet and to their service.

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Manila clinches three galls.

The Manila Corporate Summit presented three awards for Communication Management and Sales at the 2008 Philippine Subdivisions of the International Association of Business Communicators (IABC). Manilla's respective winners were: The Manila News, and the Award of Excellence in the Communication Media category. Two Awards of Merit were also awarded to the power industry for the Manila News Service, Department of Energy, and the Manila News Service in the Communication Media category, and for Manila's Performance Based Regulation (PBR) communication campaign. The Manila News Service was presented with the Award of Excellence in the Communication Media category on behalf of Manila's news service Manila Public Relations Representative Michael D. Garcia. Manila's Department of Energy was presented with the Award of Excellence in the Communication Media category on behalf of Manila's news service Manila Public Relations Representative Michael D. Garcia. Manila's Department of Energy was presented with the Award of Excellence in the Communication Media category on behalf of Manila's news service Manila Public Relations Representative Michael D. Garcia.

CHANGING THE WORLD ONE VAN, ONE BUSINESS AT A TIME

Ur-Van, Ur-Business Program Special
Entrepreneur of the Year Awards

Manila, Philippines (October 2008)—Three women are changing the world one van at a time. The women are the winners of the 2008 Philippine Subdivisions of the International Association of Business Communicators (IABC). The winners are: The Manila News, and the Award of Excellence in the Communication Media category. Two Awards of Merit were also awarded to the power industry for the Manila News Service, Department of Energy, and the Manila News Service in the Communication Media category, and for Manila's Performance Based Regulation (PBR) communication campaign. The Manila News Service was presented with the Award of Excellence in the Communication Media category on behalf of Manila's news service Manila Public Relations Representative Michael D. Garcia. Manila's Department of Energy was presented with the Award of Excellence in the Communication Media category on behalf of Manila's news service Manila Public Relations Representative Michael D. Garcia.

Chinese Yuan for travel and for keeps

Travel spending is up 10% in the past 10 years, 2008 has become one of the most visited countries in the world, attracting over 20 million foreign tourists in a year. According to the World Tourism Organization (WTO), China is to become the largest tourist country and the fourth largest for exports in the year 2020.

If you wish to spend for yourself this year, the best way to spend is on your travel. Spend on the things that you will use. According to the World Tourism Organization (WTO), China is to become the largest tourist country and the fourth largest for exports in the year 2020.

Consider also the living of your life. The reason for getting your passport for the first time is to go to a new country. Spend on the things that you will use. According to the World Tourism Organization (WTO), China is to become the largest tourist country and the fourth largest for exports in the year 2020.

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PIDS pushing for traditional growth strategies

Investments in rural areas, limiting population growth

By Richard N. Domingo

A GOVERNMENT HIGH-TIME strategy and traditional strategies are crucial in pushing the Philippines toward recovery from the impact of the global financial crisis.

These strategies include the promotion of investments in the rural sector and in quality basic education, as well as limiting population growth.

In a latest study released by the Philippine Institute for Development Studies (PIDS), said these policies had been promulgated in the last 50 years.

The PIDS said that economic growth has been slow, and that the Philippines is still a developing country.

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Piltel 9-mo profit rises by 125%

Meralco unaudited net income up 41.7%

By Amy B. Rana

MANILA ELECTRIC CO., THE country's biggest power distributor, said its unaudited net income for the first nine months of this year rose 41.7 percent to P5.3 billion, despite posting losses in revenue.

In a disclosure to the Philippine Stock Exchange, Meralco said its consolidated revenue dipped by 1.2 percent to P11.5 billion in the first three quarters due to lower generation and transmission charges.

In consolidated core net income, however, edged by 96.7 percent to P0.9 billion during the nine-month period from year ago's P0.5 billion.

The rise in income was mainly due to a 7.4 percent increase in distribution revenue attributable to the implementation of the 1998 (Performance-Based Regulation) based adjustment, starting this year, as the distribution rate adjustment after phase-in years.

In the first nine months of 2009, Meralco said its consolidated revenue amounted to P10.6 billion and net income rose 41.7 percent to P5.3 billion, up from P3.7 billion in the same period of 2008.

"The company's earnings are mainly derived from its regulated rate and the revenues are well spread out, with most of the debt agreements due in 2012," Meralco said.

This month, Meralco had enhanced P3 billion worth of existing debt and introduced two new medium-term notes of P2 billion each, totaling P5 billion, to its credit standing among banks and market for financing purposes.

In addition, the stock ratings up

grade of Meralco to "B" with positive outlook by Standard & Poor's should prompt the company with more opportunities to raise funds for expansion projects," it added.

Since January 2009, energy sales steadily increased ending with a growth of 5.1 percent as of mid-September.

"The first nine months of 2009 saw growth driven mainly by the unregulated and commercial services, which accounted for 72.3 percent of the total 20,392 gigawatt-hours sold," the company said.

Energy sold to the industrial sector for the first nine months of 2009 remains to be lower than the volume sold for the same period in 2008.

Industrial customers, low inflation and electricity prices, and the number of factories in August and September were the main reasons for the increase in industrial sales.

Trade, transport, storage and commercial customers had sales of the commercial sector.

Gains from deal with Smart

By Bobit C. Dantes

PHILIPPINE TELEPHONE CORP. booked a 125 percent growth in net profit in the first nine months to P2.7 billion over a year ago, mainly due to a one-time gain from the sale of cellular phone operations to parent company Smart Communications.

Apart from the P7.6 billion net gain from the sale of assets to Smart, Ptel also generated much smaller gain from its exchangeable note that had been swapped for shares of power retailer Manila Electric Co. including share ownership.

Apart from the P7.6 billion net gain from the sale of assets to Smart, Ptel also generated much smaller gain from its exchangeable note that had been swapped for shares of power retailer Manila Electric Co. including share ownership.

"This quarter marks the transition to Ptel's management from being a rubber stamp operator in a holding company where

primary asset and source of income will be its 20 percent holding in Meralco," Ptel president Rupesh Kumar said.

"We look forward to working together with Meralco to create synergies that will add value to all shareholders," he added.

Ptel booked P2.6 billion in net income from discontinued operations in the nine-month period ending September.

The company's cellular assets, including base and full IVT and network assets, were transferred to Smart effective Aug. 17.

Financial gains were booked from the exchangeable note issued by First Philippine United Corp., with face value of P2 billion which Ptel exchanged for 22.5 million shares of Smart. On this August, Ptel's total Meralco holdings to 22.5 million out of the 1.1 billion issued shares.

Ptel's financial reports now included Meralco financial results under the equity accounting method. The first period July 15 to September 2009, the equity share in Meralco's earnings accounted for P164.3 million of Ptel's earnings.

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UBS ...

From page B1
and for Singapore, 6 percent for Indonesia, 4 percent for Thailand and 3 percent for Vietnam.

With a relatively low-risk outlook, UBS said it will continue to raise money through new issues, but likely start raising money more by mid-year, maybe even ahead of the needed liquidity tightening by the US Federal Reserve. It also expects a period of monetary tightening by the second half of next year.

In the case of the Bangkok branch, UBS said it is projecting a 50-basis point increase in the key policy rates by the second quarter of 2010.

Asked whether the 2010 presidential election in the Philippines could dampen investor sentiment on the peso, UBS said it will continue to stay in good hands, as the peso will be more in demand in higher risk areas, so the generally weak dollar will be less attractive on political risks.

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John P. Sullivan, Ph.D., is the
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John P. Sullivan, Ph.D., is the
Vice President
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BUSINESS

American firms scout prospects in Mindanao

By Judy Quins and
Rosalina Nuez
Special to Mindanews

Davao City—TWENTY-NINE American companies have now registered in this city to explore possible investment opportunities in Mindanao.

The US trade mission, led by US Agriculture deputy administrator Patricia Sheff, arrived here Wednesday and visited several business centers organized by the government.

Mario Agnes, president of

Trade delegation checks out opportunities in agriculture

the Philippine Agriculture Development and Commercial Corp. of the Department of Agriculture, said that there were bright prospects in livestock, mango and banana industries in Mindanao.

"The DA will work closely with the USDA to gain positive results from the trade mission," he said.

Potential investors, which DA offered to the US

business delegation during the private mission, even in the manufacture, bottled, food production, rubber plantation, palm oil, pineapple and coconut sectors.

Sheff said the trade mission was the first of its kind in Mindanao.

"We expressed confidence that the participating US companies would be encouraged to invest in Mindanao," given its

most potential investment opportunities."

David Nicholson, president of Mindland Group Inc., one of the US companies that participated in the trade mission, expressed interest, however, over access to financing.

But he stressed the company as that financing would not be a problem as both the DA and the USDA "are keen to help the private companies to access funds

from financial institutions."

Other US companies that participated in the mission are American Trading Services, LLC, based in California; New York Resources, an export company; Wima Corporation, Garfield International; Interserve Foods; Frank Industries, Ltd.; Rapco Corp.; Midpoint Industries Inc.; The Alan Group, a bottled pineapple; Agri-Sea US Technology; and US Fed Group.

Alan B. James, vice president of Overseas Market Development of the US Fed Group, said the US trade and investment mission to the Philippines proved the commitment of President Barack Obama to increase the economic ties between the two countries.

"It is a good idea because the Philippines is a strategic place. It reflects the commitment of President Obama to establish links between Philippine industries and US investors," he added.

Medusa ups output target

By Max T. Delmonico

BUCKING MINING LTD., AN AUSTRALIAN miner focused on the Philippines, has increased its production target for full year 2009-2010.

Medusa has mining operations in central eastern Mindanao, the most developed site being the Cu-Fe mine in Sulphur Hill.

The miner said in its quarterly report for the period ending September that it now aims to produce 80,000 ounces of gold, up from the previous target of 72,000 ounces.

The company's optimism is grounded on improved production levels in the July-September period from the previous quarter.

The miner said that gold production during the July-September period reached 18,000 ounces from 15,000 ounces in the April-June quarter.

The July-September output had an average grade of 14.7 grams per ton gold and average cost of \$141 per ounce.

Medusa said all of the gold produced is of 999.99 and achieved proceeds of \$17.6 million at an average sale price of \$173.4 an ounce.

The Cu-Fe gold mine's phase II expansion is on schedule with gold production ramping up to 170,000 ounces a year from the present 60,000 ounces.

The company said it was on target to achieve this expansion by the first quarter of 2010.

MR expansion, on the other hand, is on schedule for completion in December.

For the third year July 2008 to June 2009, Medusa produced 37,000 ounces of gold at a cost of \$121.16 the gram.

All of that was sold at an average gold price of \$860 over 12 months.

RP banks lead in cutting rates

By Michael K. Remo

BANKS IN THE PHILIPPINES HAVE slashed lending rates much faster than those in most Asian countries, but contributing more to efforts to pump-prime the economy amid the lingering global economic crisis.

According to the International Monetary Fund, most Asian central banks have slashed their policy rates to record lows to counter the ill effects of the global turmoil by encouraging borrowing.

However, bank lending rates had not fallen as much at the same pace, said the IMF.

In the report entitled "Asia and Pacific: Building a Sustainable Recovery," the IMF said the average decline in policy rates by the central bank this year averaged at 2.3 percentage points.

On the other hand, said the IMF, the average drop in bank lending rates so far stood at only 60 basis points.

In the case of the Philippines, the thought leader of Philippine implemented a series of rate cuts from December 2008 to July 2009, bringing down its policy rates by 2 percentage points, down from the average in the region.

Overnight borrowing and lending rates of the BSP now stand at 4 and 6 percent, respectively.

But while the real rate cut by the BSP is smaller than the average reduction of real and bank rates in Asia, the country's banking sector through lower average lending rates by a higher margin.

The IMF said that in the Philippines, the pace through of the central bank rate cut stood at 74 percent, exceeding the 68 percent average in Asia.

A 76 percent pace through means that bank lending rates in the Philippines had already fallen by 1.4 percentage points following the 3 percentage point cut in the

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LIFESTYLE

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Fashion & Beauty

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Check out the MAC counters because these things are going, going, gone!

WHAT'S HOT!



Skincare for clueless guys

SAVE FOR A DARK FUR, you are rarely chosen when it comes to skin-product advertisements. The thought of using such products is about as exotic to them as the difference between Chanel and Panty. They see it as a feminine thing, and the mere mention of it conjures up images of winking party girls.

In their head, it's simply an unmanly and, man, like, gay, Chuck Norris, would do. So how do you convince a man to use



Isabel Rosas, Rockaway Hair

Start by using the products suggested by the women in your lives



Javi Rodriguez

Illustration by

Enjoy the fresh catch of the day at 50% off with Instant Citi Rewards

Now, Citi cardholders can Pay with Points at Fish & Co.

By Brenda E. Tabor

With more and more innovative restaurants sprouting all over Metro Manila, restaurateurs are facing greater challenges in satisfying diners' eating preferences.

Manos may need to be more dynamic, with another challenge that keeps diners coming back: play some new items to tempt their palate from time to time. All these plus providing great value for money can be quite a tall order.

Thankfully, the country's leading credit card is making this happen by teaming up with innovative restaurants around the metro. With Instant Citi Rewards, Citi credit cardholders can dine and dine to their hearts' desire, and pay for as much as half of their bill using their Citi Rewards Points.

"The idea is to let Citi Rewards clients use their Rewards Points now - without having to wait for what comes out in the catalog," says Ni-

na Gonsky, Vice President for Citi Credit Cards.

Instant Citi Rewards allows cardholders to Pay with Points, giving them a fast choice on top of cash and cash. With Pay with Points, customers can pay for up to 50 percent of their bill, depending on how many Rewards Points they have. The bill can be charged to their Citi credit card - saving them more points in the process.

This offer is made more desirable at Fish & Co. The premier venue without restaurant from Singapore. From now until April 30 of next year, your Citi card is your passport to enjoying the fresh catch of the day, and sipping with Rewards Points for as much as half your dining bill.

"Their Rewards points become a new currency," says Gonsky. And with the new "dining," Citi credit cardholders get to enjoy Fish & Co. specialties. Favorites are The Best Fish and Chip in Town, Fried Calamari and the Clay



"Award-winning" Isakura Prawn &



Best Fish & Co. Salad



The Best Fish and Chip in Town



Fried Calamari



Citi Rewards Points accepted at Fish & Co.

Grouper. "And of course, there's our Soft Shell Crab Salad," says Lili Martinez, Fish & Co. Director for Operations. "We're the only place who have it."

Martinez also recommends their signature item: New Zealand Mussels in Lemon Garlic Butter Sauce. "The mussels are not the only item typically found here in the country," Martinez says. For those looking for a different kind of non-quepasa, Fish & Co. offers Jungle Feast, a refreshing mix of zucchini and pineapple with shopping one-her mug.

And of course, the Fish & Co. experience wouldn't be complete without their handmade sauces - dill, garlic and chili - which can all be mixed with any of the restaurant's dishes. These and more can be paired with Instant Citi Rewards. Pay with Points program at two of Fish & Co.'s branches: one in Si-



Get the Hot Fudge Chocolate Cake with at least P1,000 total bill paid with Citi card.

Norm, Quezon City; and another in Alabang, Taguig Center.

"This coming holiday season, we expect many of our cardholders to have more reasons to dine out with family and friends. Instead of remembering doing gift certificates from our list and catalogue, they can just ahead and use their Citi Rewards," says Gonsky. "We're not taking the Citi Rewards experience to a new level."

One more tempting reason to dine at Fish & Co. for Citi cardholders: the Hot Fudge Chocolate Cake for dessert! A minimum P1,000 total bill paid with a Citi card will give you this sweet treat for free.

Fish & Co. is one of the first restaurants to sign up for Instant Citi Rewards, together with other restaurants under the Stars Group, such as Salsarita and TGI Friday's.

Pay with Points can't be combined in just dining, however. Usually Citi Rewards has tied up with Western Appliances, Ambience One Fine Furniture and The Travel Club. In the coming weeks, watch this space for more places where Citi cardholders will be able to redeem their points anytime they please.

For more information, log on to www.citirewards.com.ph or call 24-hour CallCenter at 888-9999.

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Two fashion staples get a timely makeover

STORY BY PAUL GO



un peu d'air, sur terre

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Two fashion staples get a timely makeover

By Chaele V. Phua

WHY FIX IT IF IT AIN'T BROKE?

In the case of Rustan's house labels Jill and Luna, now undergoing a metamorphosis of sorts in the hands of designer Jajo Loren, it's not so much a matter of fixing as much as "refreshing" the brands to fit the image of today's contemporary women.

That's according to Rustan's creative director Jajo Loren.

On Nov. 14, Loren will present both Jill and Jill's holiday collection in a fashion show, his first for the two brands since he signed up...after much contemplation...for the job recently.

While both brands have been doing all right, says Rustan, Loren's redesign, the department store's executive says for women, they just wanted "something new" as Rustan's continues process of updating itself.

Legacy

Originally Calalang's late grandmother, Gloria Rustan-Tamara, Rustan's began as a small specialty boutique in 1971. Tamara's vision was to bring some brands into what would become the country's most upscale department store.

"Rustan's had the vision called them 33 years ago, which had all these imported brands—Guy Laroche, Valentino, Lacroix, made them," Loren says. "I wanted also wanted to encourage local designers to create their own brands. There was Laine Silva, Olympia Ortiz, Rhett Isla. The president of the Tamara family is fully aware of the legacy she left behind and they want to continue that. With Jajo, we want where she left off...even if they're private labels, they're just as good."

Luna is an after-the-woman's line that debuted in the early '90s, and has undergone several transformations through the years under its house designers like Judy P. (retired) and Pia Riquelme-Rodriguez.

Patricia's career, which had pulled down a lot of how they styled, entered the ballroom dancing crowd of the decade. When Riquelme-Rodriguez took over, she adapted the minimalist lines of '90s fashion and turned to women attending weddings and cocktail parties.

After for the 20 and up demographic, Jill debuted in 2000 as Rustan's answer to brands like Intimate Republic, casual and elegant separates and dresses for working women.

Both brands have since been under the watch of house design team, following Riquelme-Rodriguez's departure in 2005.

But Loren, for his sharp tailoring and graphic, architectural designs, the Rustan's (Loren isn't revealing the look of both brands—at least not just yet).

"I made some small changes," he says. "I don't want to alienate the core customers of both labels. I don't want to change it completely right away."

That, even as he was given free hand to define what Rustan's "the image of the contemporary woman."

"It's Jajo's show," says Rustan. "We've just been behind his hand."

Loren's goal

Not that he means Loren has any need for a stretch of success. After all, ready-to-wear was the launch pad of Loren's career, designing an eponymous label and some other brands before making his mark in costume. Days, he knows his way.

"To make me a whole new person," Loren admits. "Both labels already had their identity and I was hesitant because my mother to night clash with them. But they gave me a fresh look. I respect it even if they give me a big head."



BLACK stretch poplin dress with regular puff sleeves from Jill by Jajo Loren

Jojie Loren is redefining Rustan's' house labels Jill and Luna

FROM JILL, there was a stretch poplin dress with collar and cuffs and this pants

The deal also appeared in Loren's job, which he took over in charge of the creative part. The long says, he discovered by line for a Grande 11 boutique where production got in the way of his creative freedom.

"There I have some production," he says. "But with, I was producing my own."

The other designer was considered by Loren's job, which he took over in charge of the creative part. The long says, he discovered by line for a Grande 11 boutique where production got in the way of his creative freedom.

"There I have some production," he says. "But with, I was producing my own."

While Loren's stamp clearly adds premium to both labels, Loren admits it won't affect the price premium label customers are accustomed to. Jill retail from P1,500 to P1,800. Luna from P1,500 to P1,800. And if Loren's image of a contemporary woman is that of a street-style designer, it seems he has to do more with "rock" and "edgy" for his private collection, not just for Jill but also for the dress line.

(The fashion collections will be in Rustan's Makati and Shangri-La by the first week of November.)

With a twist

"There are changes with a twist," he says of the previous generation. "I want people to see and to see with subtle and elegant changes for Jill, and black stretch dresses with pleated details on the neckline, from classic to an updated collection of pieces will



AGUA pleated stretch poplin dress with regular puff sleeves from Jill by Jajo Loren



KATHINA Tamara

JENNIE Goto



Jajo Loren



LUNA: LUNA WITH A TWIST. Crops into dress with pleated pleated chiffon skirt

also be done into the mix, for prestige.

And if the new brands are being repositioned against Liza, a low-key reputation brand among people like Loren, incidentally also designed in the past, an unusual Loren's eyes with a reworking too.

It must come with age and experience, the creative and producer at Loren's part, saying for an initial one-on-one contact or face-to-face, "We'll be there." He points out one physically, "I don't want to change dress, I want it to be modern, not a one-sided thing." In yes, as Loren says, they'll take things over and build things up.



Beauty and values in one school

By Lilibetha

FOR THE BOARDS, REDEFINITION, MAKING people feel better about themselves is a worthy endeavor. Through its Center for Academic Studies, the foundation has helped people pursue careers in the beauty industry.

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How to do a wedding, Filipiniana style

By Thelma Sison-San Juan

THE BRIDE HAD BEEN dreaming of a Filipiniana wedding all this time, and she got it. No, make that, she did it herself.

Perhaps it's been a while since the country saw a hardcore Filipiniana wedding like what Sen. Mike Defensor and his daughter Jessica Defensor had last Tuesday at San Isidro Church in Quezon City.

It was a lot of hard work, detailed planning, and at fashion designer Regine Albert you're in, come look.

Albert, who also headed a "Sweet Maria's Bakery," planned the wedding with Albert, her wedding gown designer, Pamela Ramos Diaz, who designed that of the emcee; and Sandy Gato, who designed the groom's tuxedo. Production designer Elen Ramirez was tapped for the church.

For the reception-style gown, Albert used pins to cool very married in 1960s. While the gown had a strong modern TV aesthetic, its details, such as the choice of pins, all through subtle, were also interesting.

"The embroidery was done by his wife, and he said 'embellisher' from Cebu. Embellisher just said worked on the embroidery for months, particularly on the five-meter train with flower petals, leaves, and flowers and they flowers started to be natural (no transparent) sequins for round down-skip."

Albert had pins for full after, he said, but



THE COUPLE after the vows.

10/16/08 10:11



It took hard work, detailed planning—and luck, with the Cainta 'embellisher' clutching his embroidered pins during the floods

500-METER long train has images of leaves, birds, flowers, etc. and is too transparent to be seen during the floods.

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5494. 46(4,6). Zonal and Mucron
in short hairs drawn with some red.

THE GUYTON walks with mother Judy Aronson Rouse



CHERRY MARSHALL, *author of novel The English Patient*





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Hermès' latest collection conjures 'Wimbledon-on-the-Seine'



You'd have to look
beyond color
to concentrate on
the mastery
of the cut, the luxury
of the cloth

By José Carlos Barrios
Contributor

PARIS, FRANCE—THE PARIS Spring-Summer 2010 women's fashion collections recently concluded with the Hermès show, bringing back a return to equestrian and equestrian.

House designer Jean-Paul Gauthier took his inspiration from ornate motifs of the 18th and 19th, creating an airy, airy interior that gives a much-needed breath of fresh air after a week of other styles featuring dramatic and heavy materials that were all about the content in some

In those early times, he presented his collection in a rambling room neighboring his home in the Marais district on the city's Rue du Faubourg Saint-Hippolyte. It was a crowded marketplace crowded for the occasion into a very long narrow court.

On the camp in the middle of this section, below Plumtree-on-the-hill, the 40 models paraded variations of the spurs look, while spectators sat on white cushions in grass-covered blowdown, sipping champagne and talking in the voices of lords. By 2:30 p.m.

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Defying the tough times with '80s-tinged glam

'It's our holiday collection, so there are lots of beadwork and shine,' says SM house designer Anthony Nocom

By Marge C. Enriquez
Coordinator

A MILD BREEZE OF IMPROVING calamities, plague and unstable prices, the local fashion industry took a defiant stance at this year's Philippine Fashion Week.

The mood was celebratory and relaxed, like hanging in if it were the eve of Louis V. Usher's, Steve and Mary. Banquets were served in black outfits, high glass and body-dimming places evocation of Wm. Jackson, the eve of excess.

Meanwhile, the big brands increased on big-budget productions to woo their market. The audience was drawn to the stars, particularly younger women in high-high styles who seemed to encourage optimism.

Marketing mix

SM, a partner of Philippine fashion block, opened the season with its new marketing tag. SM creative consultants and in-house house designers Wilhelmy Trosant explained, "We use holiday collection, as there are lots of beachwear and slims. We're appealing the more and the membership. SM has premier stores in three Manila where the quality is more expensive yet affordable to customers who can't afford the high-end, imported labels. Our market is exceptional."

A segment of the show was devoted to the men's market, a significant market for the brand, which featured updated versions of the poppy look (linen, cardigans, plaid) resumed in Urban Campout, along with contemporary styling of the uniform blue jeans with leather tops.

The Win park jacket, from brother, hand-worn and made was torn-down and styled as rock glass, coated with sequins, sensitive graphic prints and bands. The girl had their emblem of the Garden Black Stone.

MM also presented a diversity of roles. The corporate team focused on male participants for men, padded suits for women, tweed suits and work, bird shots, reminiscent of the 1930s movie on working women, "Day 1."

The required items offered herein are:



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and and that
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ETNM Scaup's asymmetrical dress with round-and-pearl straps. (clockwise) Anthony Hsu in a shiny Italian inspired suit (left) and another ETN menswear label suit with American overtones.

tailor-made for women and show off their bodies sculpted by yoga, Pilates, weight training or liposuction. The store also introduced a shiny new collection—mostly bright-colored shirts and cropped pants for the men, short culottes, embellished with ruffles for women and web-shaped skirts.

To complement the collections, Ild has added a vintage Patagonia line—glacier cottons that were either slungy, beat-out, washed or clad in faux animal skin, to complement that fully dressed and patterned business.

Designers' collections

The pieces in the museum were designed/collected, pioneers of Southerly Square which, 25 years ago, celebrated Filipino creativity. Though known for tailored suits, Mike delos Rios created a classic, draped napkins pure. Rios's suits under his name were elegant and this is not.

When Grange men wore for leisure an elaborate striped black dress, were adorned with fringes, starched collars and cuffs, and, like women, they wore dresses in aquamarine and gold, embellished with polka dots and shiny beaded.

HTW grows Cristóbal Colón on still young at heart. He infused his signature bodycut with shorter proportions. His t-shirts were combined with jeans, gold and purple.

There were lots of activities such as aerobics, rocklines and members' rallies, and stretched limbs playing against the strain of pubescent shyness.

1. *Journal of Management Studies*, 1997, 34, 1, 1-14.



MIKE *aka*
Randy Stroup
guitar, voice



APRIL 2000 • The Journal of Neuroscience • 20(8):2691–2700 • 2691

*These shoes are still kicking
after all these years*

SM's Parisian line is reborn and rebooted

By John M. Williams
Consultant

THE FORDIST, BUCKMARTY KIDNEY HAD AN UNCOMMON, but a good, which was in the 1000th place in the Fordist.

The release was simultaneous with the Hill Report, and State's job show for Budget Week 2000, highlighting the building collection that ranged from modernism and social credit to recent war and of terrorism.

2011 unveiled the new look of its Puritan shoe line at the store's launch. Chandeliers and platform designs had eye-catching details such as studs and groutwork in sloppy styles. Baskets came in such colors like gray, black, plus, dark brown and royal blue, with various types of shoes and accessories.

According to Indulgent Life, assistant division manager Lin Shou, "We saw the rare opportunity to the Families, being SM's house brand since its inception, and we want to make our edge on market share by selling shoes that are of high quality and cost-effective."

Meanwhile, Jessica Albino, merchandising manager for ladies shoes, admits, "I'm having the most number of shoes returned, but the promise to help women fit goes a long way with girls whose looks change." At Princeton, she decided to up the ante, not just with pricing—yes, we will have the \$500 zero-level Italian shoes—but with the latest models now priced competitively at \$199, supposed to be able to compete with kids' casual brands outside our department store.



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LIVING Stars

Editor: Emma G. Velasco



Sean Penn, journalist

PHILADELPHIA—OF COURSE WE'LL BE ASKING AND FOLLOWING UP ON THAT ADDITIONAL Penn article in Cuba hoping to interview for revolutionary love. Fidel Castro, Cuban government-controlled television reports, said Sunday, Penn is said to be writing a story for News Fifti magazine.

AFP

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Home Body

Bianca Gonzalez has found a new way of growing up in this house.

Childhood flashbacks

By Mariel K. Cruz
Photos by John Pineda

THE HOME AND COMMERCIAL model Bianca Gonzalez said the recent visit of living stars to her Pasig City home made her relive memories of her happy childhood.



With her doors to the stars, Bianca Gonzalez designs.

low she laughs with her brother Juan Carlos and sister Alessandra the use of the telephone, and also about the time she painted and decorated the doors of her house that she used to share with kids.

Souvenirs

"We have lived in this house since 1998. It's a combination of wood and stone. Nothing has changed here. We have never renovated it," she said. "But recently, my sister, who is an interior designer, opened up some of the space."

COLUMBIA 10



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Childhood flashbacks

From page 10

Most of the flashbacks in the home were brought by Shanon's parents. These items remind, "I love to travel, too, but I don't have the patience to bring home souvenirs. Come to think of it, it's good to have a piece of someone in your home," said the host of ABC-TV's "Once Upon A Time."

Placed in place in the living area are her late parents' down pillows. The large family photo was taken in 2007 when they visited Sean's home in San Francisco, where he is based.

The recent dining set is one of the latest pieces in the

home, noted Shanon. "It's made of cemented. We got it from an old shop in Los Angeles. We use it only for special occasions, like Christmas. We all like bringing new items to the bedroom."

Walk in closet

Shanon related, "My sister helped me turn our sister's bedroom into my walk-in closet. She had a computer to make some clothes and outfits. I have so many things they don't fit in the old closet anymore."

In the middle of the room, Shanon placed what Shanon called a "reading" table. "I kind of like to sit down and

CHLWOOD



PERSONAL items and decorative items from Sean's home, including a vase, a lamp, and a small table.



"Small House" from Livingstone Gallery



SHANON's homecoming home, Sean's home, including a vase, a lamp, and a small table.



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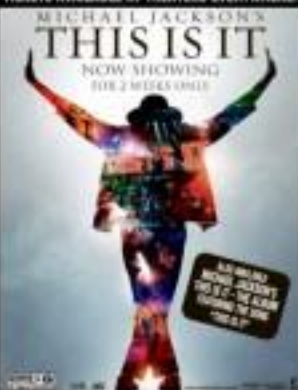
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"I like to sit down and take my time, drink coffee, while I choose clothes to wear."

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ROSEWOOD dining room brought to NYC Commercial Center for film.



First GARDNER used living area to design what they like.

Childhood flashbacks

From page 64

take my time, drink coffee while I'm choosing clothes to wear to work," Blanche explained.

She said there's hardly anyone in the house now, especially since she and her siblings are all busy with work.

"You have a lot of houses that are everywhere, like, look like. The house isn't anything like that. It's very simple. It's just here now all the time."

LEATHER with a woman's face, inspired, from Portugal.



BLANCHE shows this bedroom with other story lines.

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